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P.O. Box 1450
Alexandria, VA 22313-1450

PATENT
Attorney Docket No.: 020967-001100

On 8-23-04

TOWNSEND and TOWNSEND and CREW LLP

By: Linda Shaffer

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Sanguthevar Rajasekaran et al.

Application No.: 10/003,847

Filed: October 31, 2001

For: ONE-TIME CREDIT CARD
NUMBER GENERATOR AND SINGLE
ROUND-TRIP AUTHENTICATION

Customer No.: 20350

Confirmation No. 6387

Examiner: Lisa M. Caputo

Technology Center/Art Unit: 2876

AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Final Office Action mailed April 21, 2004 on the above-referenced application, please enter the following amendments and remarks. A petition for a one-month extension of time and a Request for Continued Examination accompany this response.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 4 of this paper.